

United States Bankruptcy Court
Eastern District of New YorkIn re:
Robert S Fisher, Sr.
DebtorCase No. 15-41140-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 1
Total Noticed: 18

Date Rcvd: Jun 24, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2015.

db +Robert S Fisher, Sr., 275 Westwood Avenue, Apt. 4B, Staten Island, NY 10314-5429
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 8532753 +Capital One Bank, C/O Rubin & Rothman, P O Box 9003, Islandia, NY 11749-9003
 8532754 +David I Faber, Attorney, 250 Broadway, 9th Floor, New York, NY 10007-2516
 8532758 +Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Suite 220, Syosset, NY 11791-4449
 8532759 +New York State Department of Taxation &, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
 8532760 +New York State Dept of Taxation Finance, Civil Enforcement, W A Harriman Campus, Albany, NY 12227-0001
 8532761 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 8532764 +Selip & Stylianou, LLP, P O Box 9001, Woodbury, NY 11797-9001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jun 24 2015 18:14:13
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8532755 +EDI: DCI.COM Jun 24 2015 18:13:00 Diversified, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-2805
 8532755 +E-mail/Text: bankruptcynotices@dcicollect.com Jun 24 2015 18:14:27 Diversified, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-2805
 8532756 +EDI: IIC9.COM Jun 24 2015 18:13:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 8532757 +EDI: MID8.COM Jun 24 2015 18:13:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 8532762 +EDI: PRA.COM Jun 24 2015 18:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
 8532763 +EDI: SEARS.COM Jun 24 2015 18:13:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 8532765 +EDI: RMSC.COM Jun 24 2015 18:13:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2015 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
 theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
 Kevin B Zazzera on behalf of Debtor Robert S Fisher, Sr. kzazz007@yahoo.com
 Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form **BLdfnld7** (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271-C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-15-41140-cec

Robert S Fisher Sr.

275 Westwood Avenue
Apt. 4B
Staten Island, NY 10314

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-1646

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on March 19, 2015; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: June 24, 2015

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form **BLdfnld7**(12/01/2007)

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.